



The diagram illustrates a system 200. It includes a RETAILER DEVICE 204, a CONTROLLER 202, a CUSTOMER DEVICE 206, and a COMMUNICATIONS NETWORK 210. The CONTROLLER 202 is enclosed in a dashed box. The RETAILER DEVICE 204 and CUSTOMER DEVICE 206 are connected to the CONTROLLER 202. The CONTROLLER 202 is also connected to the COMMUNICATIONS NETWORK 210. The COMMUNICATIONS NETWORK 210 is connected to both the RETAILER DEVICE 204 and the CUSTOMER DEVICE 206.

FIG. 2

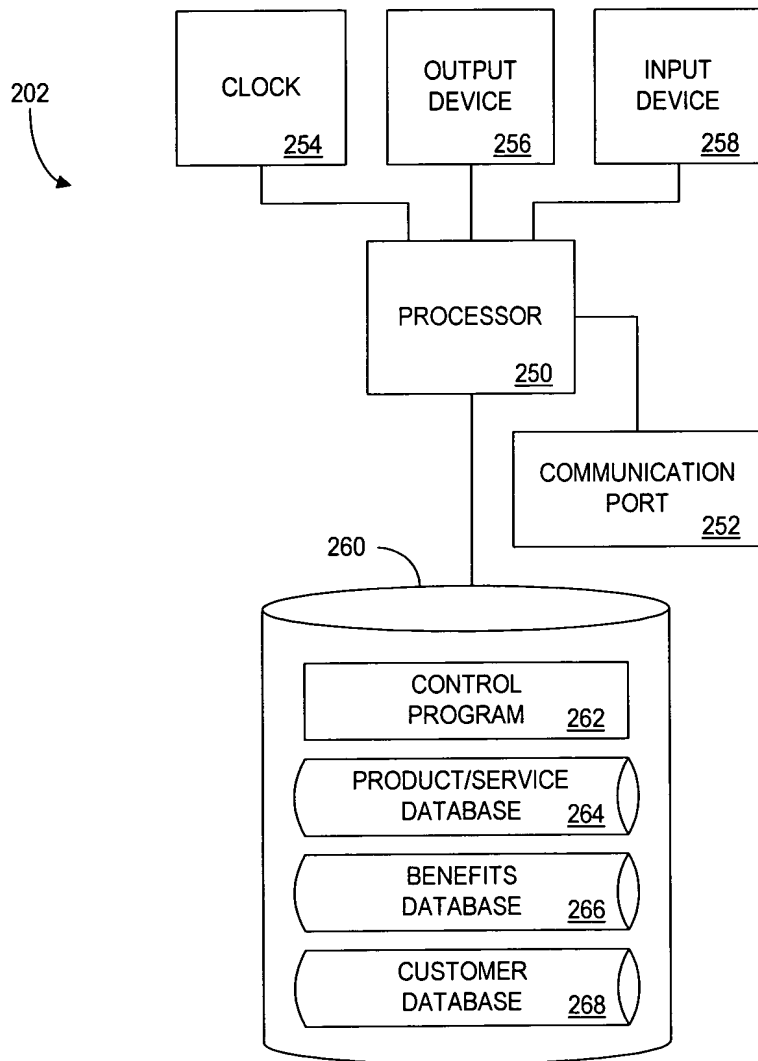


FIG. 3

264

PRODUCT/ SERVICE IDENTIFIER 300	PRODUCT/ SERVICE DESCRIPTION 302	AMOUNT CHARGED TO PROTECT AGAINST PRICE INCREASES 304	RETAILER SUBSIDY 306	MANUFACTURER SUBSIDY 308	MARGIN 310
P-P2453	GRANNY SMITH APPLES	\$0.08	\$0.10	\$0.00	\$0.03
P-C6503	CAMPBELL'S TOMATO SOUP	\$0.03	\$0.00	\$0.05	\$0.03
P-D8562	CREST TOOTHPASTE	\$0.05	\$0.03	\$0.02	\$0.04
P-G7589	RAGU PASTA SAUCE	\$0.04	\$0.00	\$0.01	\$0.04
P-S6242	CHEERIOS 32 OZ.	\$0.05	\$0.00	\$0.25	\$0.05
S-J9168	DRY CLEANING 1 SHIRT	\$0.15	\$0.10	N/A	\$0.05
S-K0706	OIL CHANGE 1 CAR	\$1.00	\$0.50	N/A	\$1.00

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FIG. 4

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CUSTOMER IDENTIFIER	PRICE GUARANTEES						BENEFIT EXPIRATION
	PRODUCT/ SERVICE IDENTIFIER 1 352	PRICE 1 356	QUANTITY 1 360	PRODUCT/ SERVICE IDENTIFIER 2 354	PRICE 2 358	QUANTITY 2 362	
C-253640	P-G7589	\$2.79	1	P-D8562	\$2.89	1	8/22/00
C-734507	P-P2453	\$1.49	2	P-S6242	\$4.19	1	8/19/00
C-834663	P-G7589	\$2.69	1	P-D8562	\$2.89	3	8/17/00
C-783467	P-S6242	\$4.09	2	N/A	N/A	N/A	NONE
C-783467	P-P9861	\$2.75	3	N/A	N/A	N/A	NONE

FIG. 5

FIG. 6

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CUSTOMER IDENTIFIER 400	CUSTOMER NAME 402	CONTACT INFORMATION 404	PAYMENT IDENTIFIER 406
C-123654	BILL JOHNSON	BJOHNSON@ACME.COM	P-763981
C-876567	SUE JONES	(203) 555-0000	P-281650
C-431789	BOB SMITH	274 RED RIDGE WAY STAMFORD, CT 06905	P-705223

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FIG. 6

442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

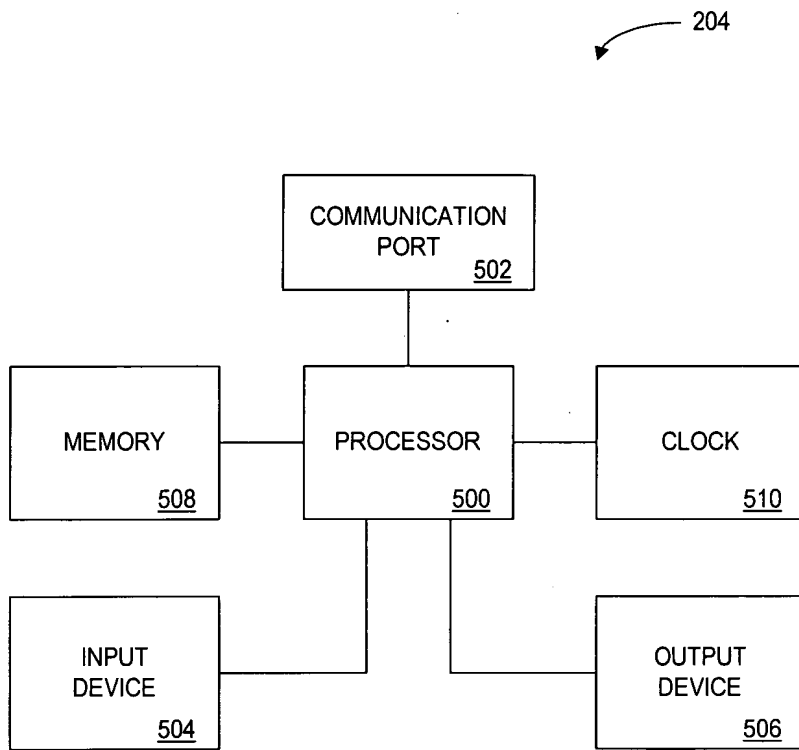


FIG. 7





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graph TD
    102[RECEIVE TRANSACTION INFORMATION] --> 104[DETERMINE A BENEFIT]
    104 --> 106[DETERMINE A PRICE FOR THE BENEFIT]
    106 --> 652[ARRANGE FOR THE BENEFIT TO BE PROVIDED]
  
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FIG. 9

09594643 064300  
003700 8375550

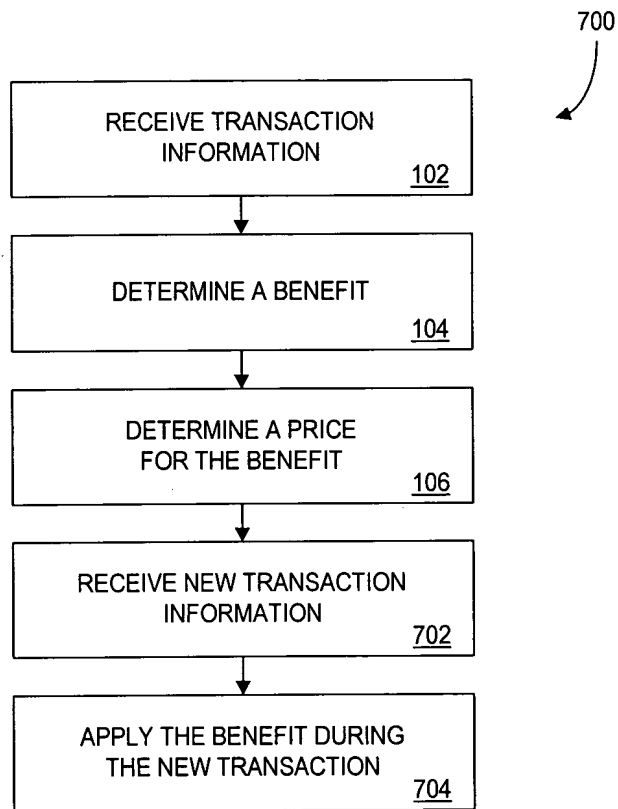


FIG. 10

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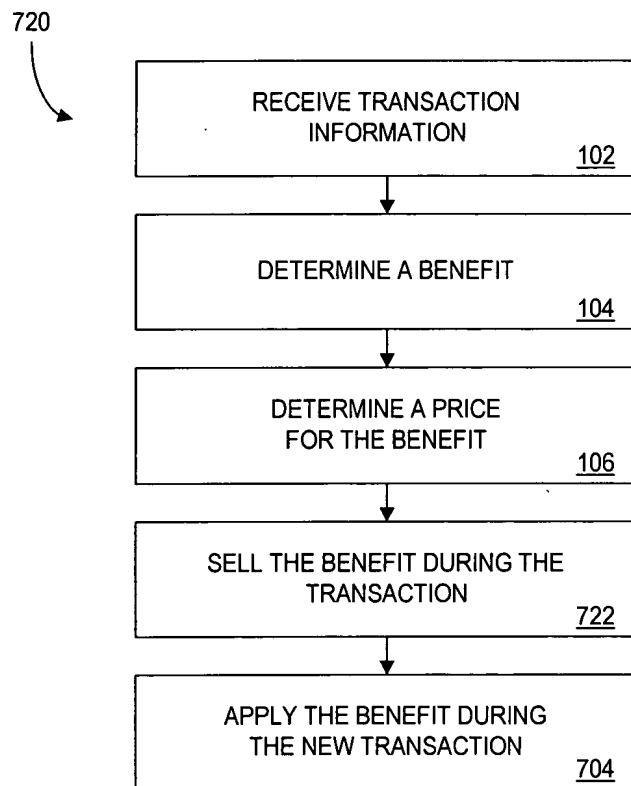


FIG. 11

1. 1. The first  
 2. 2. The second  
 3. 3. The third  
 4. 4. The fourth  
 5. 5. The fifth  
 6. 6. The sixth  
 7. 7. The seventh  
 8. 8. The eighth  
 9. 9. The ninth  
 10. 10. The tenth  
 11. 11. The eleventh  
 12. 12. The twelfth  
 13. 13. The thirteenth  
 14. 14. The fourteenth  
 15. 15. The fifteenth  
 16. 16. The sixteenth  
 17. 17. The seventeenth  
 18. 18. The eighteenth  
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 20. 20. The twentieth  
 21. 21. The twenty-first  
 22. 22. The twenty-second  
 23. 23. The twenty-third  
 24. 24. The twenty-fourth  
 25. 25. The twenty-fifth  
 26. 26. The twenty-sixth  
 27. 27. The twenty-seventh  
 28. 28. The twenty-eighth  
 29. 29. The twenty-ninth  
 30. 30. The thirtieth  
 31. 31. The thirty-first  
 32. 32. The thirty-second  
 33. 33. The thirty-third  
 34. 34. The thirty-fourth  
 35. 35. The thirty-fifth  
 36. 36. The thirty-sixth  
 37. 37. The thirty-seventh  
 38. 38. The thirty-eighth  
 39. 39. The thirty-ninth  
 40. 40. The fortieth  
 41. 41. The forty-first  
 42. 42. The forty-second  
 43. 43. The forty-third  
 44. 44. The forty-fourth  
 45. 45. The forty-fifth  
 46. 46. The forty-sixth  
 47. 47. The forty-seventh  
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 49. 49. The forty-ninth  
 50. 50. The fiftieth  
 51. 51. The fifty-first  
 52. 52. The fifty-second  
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 56. 56. The fifty-sixth  
 57. 57. The fifty-seventh  
 58. 58. The fifty-eighth  
 59. 59. The fifty-ninth  
 60. 60. The sixtieth  
 61. 61. The sixty-first  
 62. 62. The sixty-second  
 63. 63. The sixty-third  
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 65. 65. The sixty-fifth  
 66. 66. The sixty-sixth  
 67. 67. The sixty-seventh  
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 72. 72. The seventy-second  
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 77. 77. The seventy-seventh  
 78. 78. The seventy-eighth  
 79. 79. The seventy-ninth  
 80. 80. The eightieth  
 81. 81. The eighty-first  
 82. 82. The eighty-second  
 83. 83. The eighty-third  
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 86. 86. The eighty-sixth  
 87. 87. The eighty-seventh  
 88. 88. The eighty-eighth  
 89. 89. The eighty-ninth  
 90. 90. The ninetieth  
 91. 91. The ninety-first  
 92. 92. The ninety-second  
 93. 93. The ninety-third  
 94. 94. The ninety-fourth  
 95. 95. The ninety-fifth  
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 99. 99. The ninety-ninth  
 100. 100. The hundredth

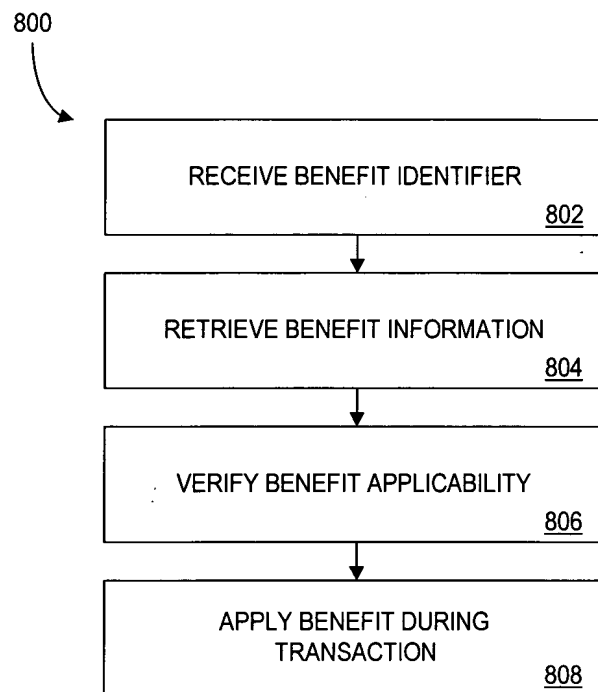


FIG. 13

09542648 "08434343

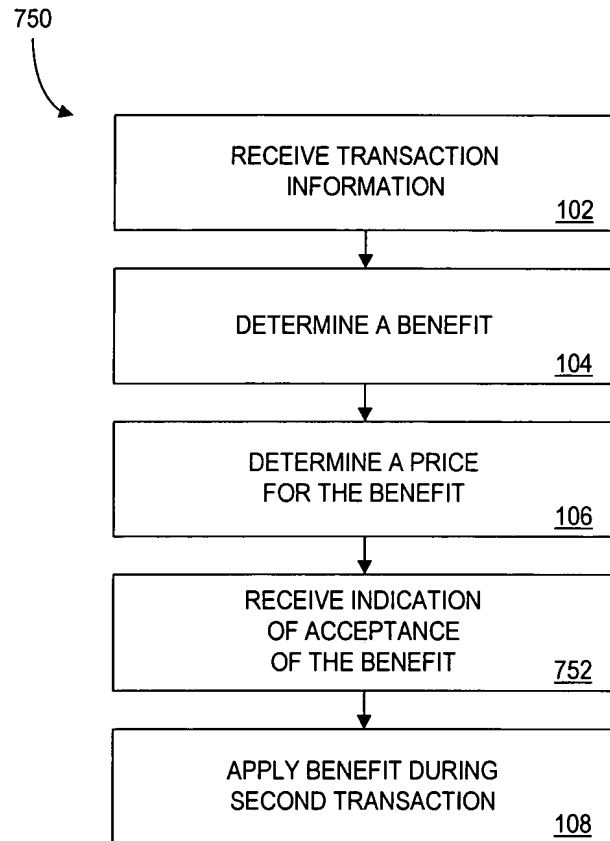


FIG. 12